



OFFICE OF  
INSURANCE COMMISSIONER

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*In the Matter of*

**Michael D. Anderson,**

*Licensee.*

) No. D 98 - 18  
)  
) STIPULATION AND ORDER  
) SUSPENDING LICENSE  
)

STIPULATION BY AGENT

Michael D. Anderson, ("licensee") hereby stipulates to the suspension of his insurance agent's license for a period commencing September 1, 1998 and ending March 1, 1999 based on the following facts which are hereby acknowledged.

On March 18, 1998, the Commissioner sent the licensee a questionnaire regarding his activities as an agent of the Prudential Insurance Company of America issued pursuant to an Order of the Honorable Alfred M. Wolin, Judge of the United States District Court for New Jersey. In a letter accompanying this questionnaire, the Commissioner advised the licensee that he must complete and return it to the Commissioner prior to April 8, 1998. When the licensee failed to return the questionnaire, a second letter was sent on April 15, 1998 reminding him of this requirement and warning him that the Commissioner would commence disciplinary action if the completed questionnaire was not received before April 28, 1998. The licensee's failure to respond to either of these requests violates RCW 48.17.475 which requires that insurance agents respond promptly, in writing, to any inquiry from the Commissioner relative to the business of insurance.

On June 4, 1998, the licensee stipulated to the payment of a fine in the total amount of \$400 for these violations. On June 22, 1998, the Commissioner entered an order directing the licensee to pay the fine within 30 days. The licensee failed to comply with this order.

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such suspension is in lieu of revocation of the licensee's license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative, judicial, or other actions regarding licensee.

Signed this 3rd day of August, 1998.

A handwritten signature in black ink, appearing to read "Michael D. Anderson", written over a horizontal line.  
Michael D. Anderson

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ORDER

Pursuant to RCW 48.17.530 and the foregoing Stipulation, the Commissioner hereby suspends Michael D. Anderson's insurance agent's license for a period commencing September 1, 1998 and ending March 1, 1999.

ENTERED AT LACEY, WASHINGTON, this 10<sup>th</sup> day of August, 1998.

DEBORAH SENN  
Insurance Commissioner

By WE Frandsen

WILLIAM E. FRANDSEN  
Deputy Commissioner